

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Charles Roger Wagner  
DebtorCase No. 16-10269-FMD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113A-9

User: lewisb  
Form ID: B318WPage 1 of 2  
Total Noticed: 18

Date Rcvd: Jun 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2019.

db +Charles Roger Wagner, P.O. Box 414, Pineland, FL 33945-0414  
 md +Holly A McFall, McFall Law PA, 1350 Monroe Street #1030, Fort Myers, FL 33902-3543  
 26632198 +Eos CCA, 700 Longwater Dr., Norwell, MA 02061-1624  
 26632192 +Equifax, Post Office Box 740241, Atlanta, GA 30374-0241  
 26632191 Experian, Post Office Box 2002, Allen, TX 75013-2002  
 26684516 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741)  
 26632193 +Transunion, Post Office Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: RMSC.COM Jun 28 2019 03:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC., PO Box 41021, Norfolk, VA 23541-1021  
 26632197 +EDI: CINGMIDLAND.COM Jun 28 2019 03:43:00 AT&T Mobility, One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693  
 26632196 EDI: AIS.COM Jun 28 2019 03:43:00 American InfoSource LP for, First Data Global Leasing, PO Box 248848, Oklahoma City, OK 73124-8848  
 26632190 EDI: FLDEPREV.COM Jun 28 2019 03:43:00 Department of Revenue, PO Box 6668, Tallahassee, FL 32314-6668  
 26641612 EDI: AIS.COM Jun 28 2019 03:43:00 First Data Global Leasing, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 26632194 EDI: IRS.COM Jun 28 2019 03:43:00 Internal Revenue Service, Centralized Insolvency Oper., P.O. Box 21126, Philadelphia, PA 19114  
 26632200 +EDI: MID8.COM Jun 28 2019 03:43:00 Midland Credit Management, 2365 Northside Dr., Suite 300, San Diego, CA 92108-2709  
 26632201 +E-mail/Text: cedwards@ncsplus.com Jun 27 2019 23:55:23 National Credit Systems, 117 E. 24th Street, 5th Floor, New York, NY 10010-2937  
 26763331 +EDI: PRA.COM Jun 28 2019 03:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 26632203 EDI: STF1.COM Jun 28 2019 03:43:00 SunTrust Bank, PO Box 26150, Richmond, VA 23260-6150  
 26632204 +E-mail/Text: bncmail@w-legal.com Jun 27 2019 23:55:56 The Bank of NY Mellon, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank Of New York Mellon  
 cr The Bank Of New York Mellon F/K/A The  
 26632195\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Centralized Insolvency Oper., P.O. Box 21126, Philadelphia, PA 19114)  
 26632189\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 26632199\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 26632202\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
 TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2019

Signature: /s/Joseph Speetjens

District/off: 113A-9

User: lewisb  
Form ID: B318W

Page 2 of 2  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

Adrian R Lynn on behalf of Debtor Charles Roger Wagner pacer@lynnlawgroup.com,  
lynnar67431@notify.bestcase.com  
Ashley Prager Popowitz on behalf of Creditor The Bank Of New York Mellon  
Ashley.popowitz@mrpllc.com, FLBKECF@mrpllc.com  
Ashley Prager Popowitz on behalf of Creditor The Bank Of New York Mellon F/K/A The  
Ashley.popowitz@mrpllc.com, FLBKECF@mrpllc.com  
Holly A McFall on behalf of Mediator Holly A McFall Holly@McFallLawFirm.com  
Jon Waage jwflecf@trusteel3.com  
Jon Waage on behalf of Trustee Jon Waage jwflecf@trusteel3.com  
Karen A Maxcy on behalf of Creditor The Bank Of New York Mellon km5@mccallarayermer.com,  
BankruptcyECFMail@mccallarayermer.com;ecf\_fl@rcolegal.com  
Melbalynn Fisher on behalf of Creditor The Bank Of New York Mellon  
Melbalynn.Fisher@mccalla.com, FLBKECF@mccalla.com  
Michael E Cecil on behalf of Trustee Jon Waage michael.cecil@tampa13.com  
Scott C Lewis on behalf of Creditor The Bank Of New York Mellon bkfl@albertellilaw.com,  
anhsalaw@infoex.com  
United States Trustee - FTM7/13, 7 USTPRegion21.TP.ECF@USDOJ.GOV

TOTAL: 11

**Information to identify the case:**

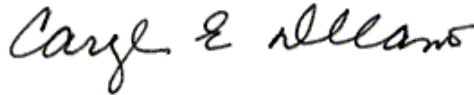
Debtor 1	<b>Charles Roger Wagner</b>	Social Security number or ITIN	<b>xxx-xx-3786</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Middle District of Florida</b>			
Case number: <b>9:16-bk-10269-FMD</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Roger Wagner  
aka Charles R. Wagner, fdba Man Grove Manor



Dated: June 27, 2019

Caryl E. Delano  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**